



Department of
**Commerce &
Insurance**

Consumer Affairs



Consumer Affairs Update

Help us spread the word to Tennesseans about current scams, how to avoid unfair or deceptive business practices, and where to find consumer resources. We encourage you to share this newsletter with your family and friends by using the sharing options at the bottom of this email.

Consumer Central



Be On The Lookout For Fraudulent Ticket Sales

The fall sport season kick off means Tennesseans will crowd stadiums and arenas in the coming months to cheer on their favorite teams. With a plethora of ticket-buying options, the Tennessee Department of Commerce and Insurance is reminding consumers to be on the lookout for fraudulent tickets and ticket-buying scams.

TDCI's Division of Consumer Affairs offers the following tips to help Tennesseans avoid ticket scams:

- Before purchasing tickets, review the venue or team's ticket policy to know what formats are supported. Some venues only support physical tickets, while others may accept digital formats.
- If possible, use the official ticket sales agent for the venue or purchase directly from the venue. Many now offer secondary sales options, too.
- Be cautious when buying PDF print out tickets. These could have been printed multiple times and only the first person to have that ticket scanned at the gate will get in.
- Avoid purchasing tickets from someone you don't know asking you to wire money.

To read all of our tips to avoid fraudulent ticket sales, click the link below.

[More](#)



Be Alert of Price Gouging During Peak Hurricane Season

After devastating flooding and damage already left behind from the first major system and plenty of time left in peak hurricane season, Tennessee Attorney General Herbert H. Slatery III and Tennessee Department of Commerce & Insurance Commissioner Julie Mix McPeak are urging consumers to be alert to potential price gouging that could occur.

Tennessee's unfair or deceptive acts or practices statute makes it illegal to "unreasonably [raise] prices or unreasonably [restrict] supplies of essential goods, commodities or services in direct response to . . . a natural disaster", even if the event occurs out-of-state. Penalties for violations of the act are up to \$1,000 per violation, and the Attorney General may also seek injunctions, consumer restitution, or other appropriate remedies.

If you believe a business is price gouging, you can file a complaint at www.tn.gov/consumer or call toll-free at 1-800-342-8385.

To read more, click the link below.

[More](#)



Don't Let The Promise of Easy Money Leave You Out of Cash

The offer sounds simple, lucrative, and fun: Get paid to advertise a well-known company or product just by adding a decal to your vehicle. Unfortunately, consumers are the ones being left in the dust by scammers who eventually drive away with the profits.

The auto decal scam targets consumers who are contacted by an individual posing as an advertising or promotional company looking for people interested in earning weekly income of \$500-\$700 by simply placing an advertisement decal or "wrap" on their vehicle. If the consumer agrees, they'll receive a check, often instructing the consumer to keep a portion of the money and send the rest to be paid to the wrap or decal installer via bank or wire transfer or reloadable gift cards. After sending money to the "installer", no one ever shows up to install the wrap on the vehicle. Meanwhile, the check sent on behalf of the advertising company turns out to be fraudulent, leaving the consumer on the hook.

- **Never fall for a promise of "easy money."** Scammers offer a decal advertisement, work-from-home job, or a prize you have to pay for from a well-known company. If you call the company, though, they'll likely tell you they don't pay individuals to promote their products—only employees.
- **Even if a check "clears", you may not be in the clear.** Banks must make deposited funds available quickly. If you have questions about whether a check is legitimate, talk with your banker. Be sure to explain the check's source, the reason it was sent to you, and whether you are being asked to wire or send money back.
- **Don't be fooled by official-looking checks.** Scammers have access to sophisticated technology that allows them to create counterfeit checks that have the appearance of legitimate checks.

You can file a complaint about scams at www.ftccomplaintassistant.gov or www.bbb.org/scamtracker. To read more about this scam, click the link below.

[More](#)

Mark Your Calendar



October Shred Events Across the State

As the tax filing extension deadline passes, shred events will be popping up across Tennessee in October.

Consumer Affairs will be sponsoring or partnering in some of these events while our partners will be hosting others.

Click the link below to see a list of events across the state.

[More](#)

Did You Know?



Credit Freezes Are Now Free

Starting September 21, 2018, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. For more information on the new credit freeze laws, click the link below.

[Learn More](#)

Scams, Schemes & Swindles

Charging For Free Or Nearly Free Services

Does paying \$150 to obtain a certificate of existence for a business seem pricey? It might seem reasonable but, in fact, that service and others are actually available free of charge or at minimal cost through governmental agencies. Be aware of companies trying to charge a costly fee to obtain or file simple paperwork that's either free or available at a very low price. For details about these scams, tips to avoid them, and what to do if you're a victim of these scams, click the link below.

[Details](#)



Social Security Number Not Suspended

A caller says that he's from the government and your Social Security Number (SSN) has been suspended. This is just a variation of a government imposter scam that's after your SSN, bank account number, or other personal information. In this variation of the scheme, the caller pretends to be protecting you from a scam while he's trying to lure you into one. For details about this scam, tips to avoid it, and what to do if you're a victim of this scam, click the link below.

[Details](#)

The Tennessee Division of Consumer Affairs is the coordinating agency for consumer complaints. If a consumer feels that they have been treated deceptively or unfairly by a business operating in Tennessee, they can visit the Division of Consumer Affairs at tn.gov/consumer or call (615) 741-4737 for more information about how we can help.

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